

In the Claims:

✓ 1 through 31. (cancelled)

32. (Currently amended) A computer-based method comprising for use in  
reducing a durational risk associated with benefits to be paid under an insurance product  
that provides termination benefits to employees who are non-voluntarily terminated from  
employment by an employer, ~~by the method comprising~~  
storing information in a computer system that indicates receipt of notification of non-  
voluntary termination of an employee covered by the termination benefits,  
storing information in a computer system that can be assembled into prescribed  
interactions with terminated employees, and  
in response to the stored information about notification of non-voluntary termination,  
providing a prescribed interaction to accumulate information useful in placing the employee in a  
new job, and  
storing the results of the interaction in a computer system.
33. (Currently amended) A computer-based method comprising for use in  
reducing a durational risk associated with benefits to be paid under an insurance product  
that provides termination benefits to employees who are non-voluntarily terminated from  
employment by an employer, ~~by the method comprising:~~  
storing information in a computer system about the qualifications of a terminated  
employee for reemployment,  
storing information in a computer system about available jobs, and  
matching the stored information about the qualifications with the stored information  
about available jobs.

Applicant : Brock W. Callen et al.  
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34. (Previously presented) The method of claim 32 in which the interaction comprises an interview.

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